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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LEMONS, Kyle et al.
Serial No.: 09/671,422
Filing Date: September 27, 2000
For: **SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES**
Examiner: Sally Shih
Art Unit: 3624

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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SEP 27 2004

GROUP 3600

RESPONSE TO ELECTION/RESTRICTIONS REQUIREMENT

Sir:

This Response to Election/Restrictions Requirement is submitted in response to the Office Action mailed March 19, 2004 setting a one month period for response which expired on April 19, 2004. Applicants have filed herewith a request for a five-month extension of time, extending the period for response to September 20, 2004 (September 19th being a Sunday).

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.